

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James C. Zurbriggen
Debtor

Case No. 19-02552-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 17

Date Rcvd: Sep 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2019.

db
5209919 James C. Zurbriggen, Sr, 224 Big Hills Rd, Lake Ariel, PA 18436-4448
PNC Bank, PO Box 856117, Louisville, KY 40285-6117

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr +EDI: PRA.COM Sep 16 2019 23:13:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021

5209909 EDI: RMSC.COM Sep 16 2019 23:13:00 Amazon Synchrony Bank, PO Box 960013,
Orlando, FL 32896-0013

5209910 +E-mail/Text: notices@burt-law.com Sep 16 2019 19:36:04 Burton Neil & Associates, P.C.,
1060 Andrew Dr Ste 170, West Chester, PA 19380-5600

5209911 EDI: CHASE.COM Sep 16 2019 23:13:00 Chase Card, Chase Card Member Services,
PO Box 15548, Wilmington, DE 198865548

5209912 EDI: DISCOVER.COM Sep 16 2019 23:13:00 Discover Financial Services, PO Box 6103,
Carol Stream, IL 601976103

5209913 EDI: CITICORP.COM Sep 16 2019 23:13:00 Exxon Mobil -Citi Bank, PO Box 6077,
Sioux Falls, SD 57117-6077

5209914 EDI: CBSMASON Sep 16 2019 23:13:00 FIGIS, PO Box 77001, Madison, WI 53707-1001

5209915 EDI: FORD.COM Sep 16 2019 23:13:00 Ford Motor Credit Company,, PO Box 6248,
Dearborn, MI 481216248

5209916 EDI: CITICORP.COM Sep 16 2019 23:13:00 Home Depot Citi Bank, PO Box 6077,
Sioux Falls, SD 57117-6077

5209917 EDI: RMSC.COM Sep 16 2019 23:13:00 Lowe's Synchrony Bank, PO Box 965004,
Orlando, FL 32896-5004

5209918 EDI: MERRICKBANK.COM Sep 16 2019 23:13:00 Merrick Bank, PO Box 30537,
Tampa, FL 33630-3537

5209920 E-mail/Text: jennifer.chacon@spservicing.com Sep 16 2019 19:36:07

Select Portfolio Servicing, Inc,, PO Box 65250, Salt Lake City, UT 84165-0250

5209921 EDI: CBSMASON Sep 16 2019 23:13:00 Stoneberry, PO Box 2820, Monroe, LA 70506-8020

5210165 +EDI: RMSC.COM Sep 16 2019 23:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

5209922 EDI: RMSC.COM Sep 16 2019 23:13:00 Walmart Credit, PO Box 530927,
Atlanta, GA 30353-0927

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee,
ET AL... bkgroup@kmlawgroup.com

Mark J. Conway (Trustee) PA40@ecfcbis.com,
mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com

Ronald V. Santora on behalf of Debtor 1 James C. Zurbriggen, Sr ronsantoraesq@aol.com,
alexis@bressetsantora.com

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **James C. Zurbriggen Sr**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2547**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

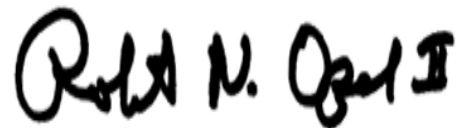
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:19-bk-02552-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James C. Zurbriggen Sr

9/16/19**By the
court:**Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.